

FIG. 1

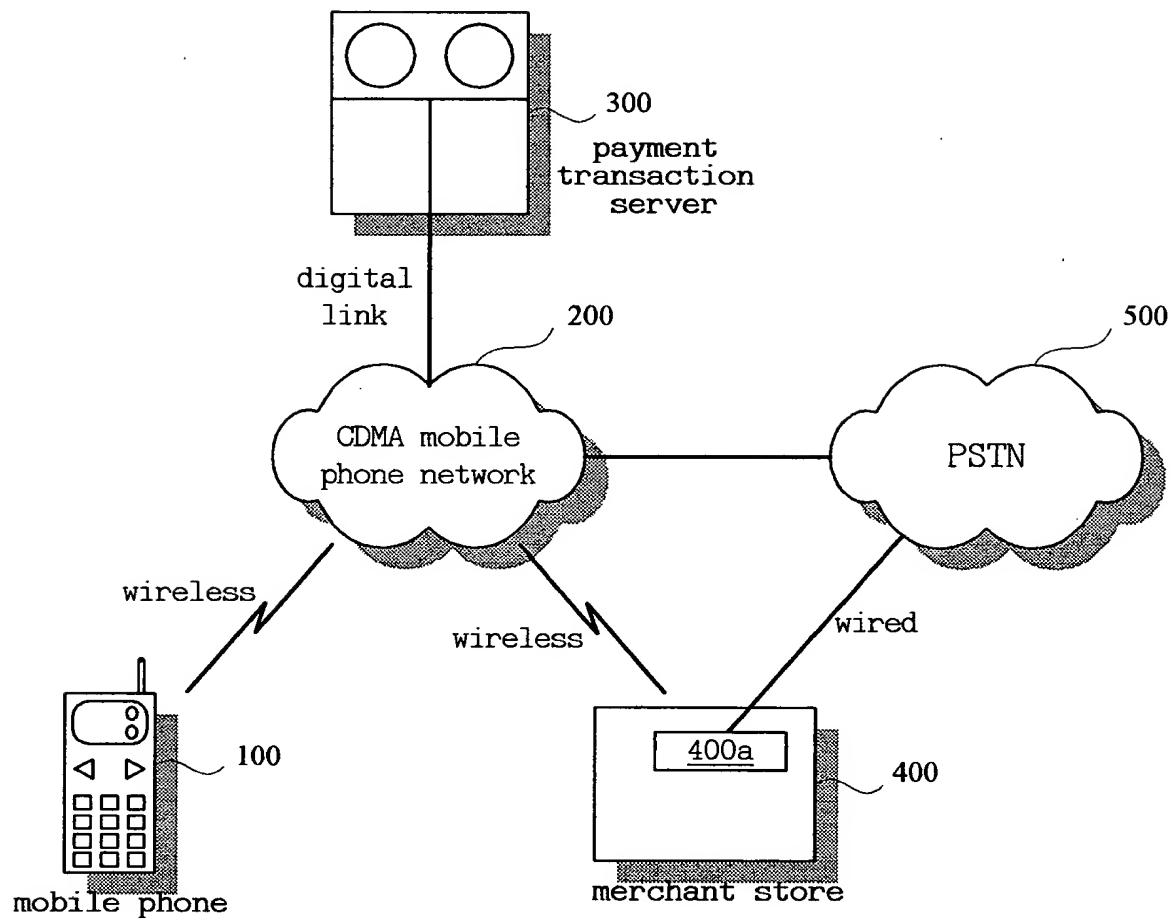


FIG. 2

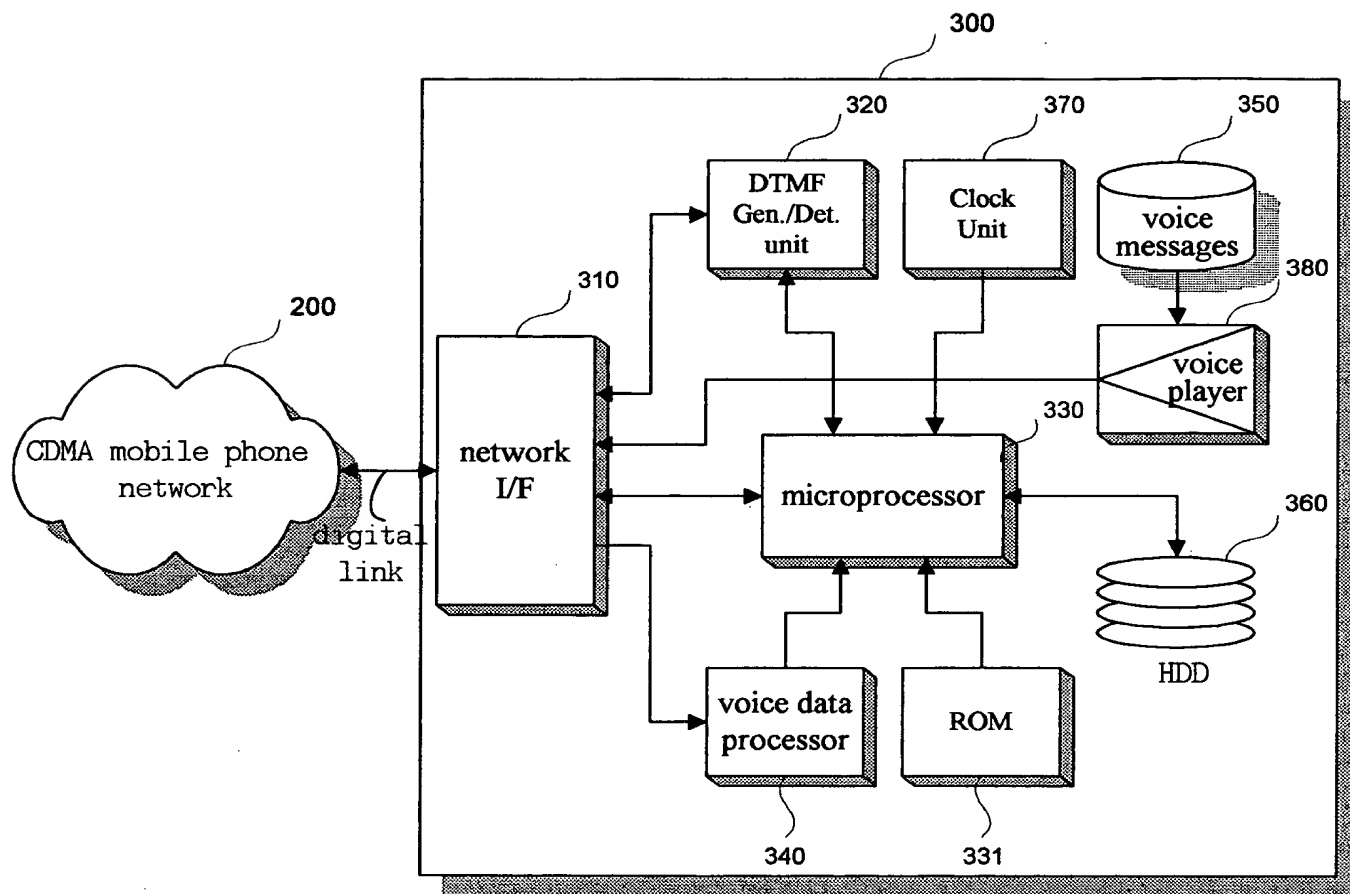
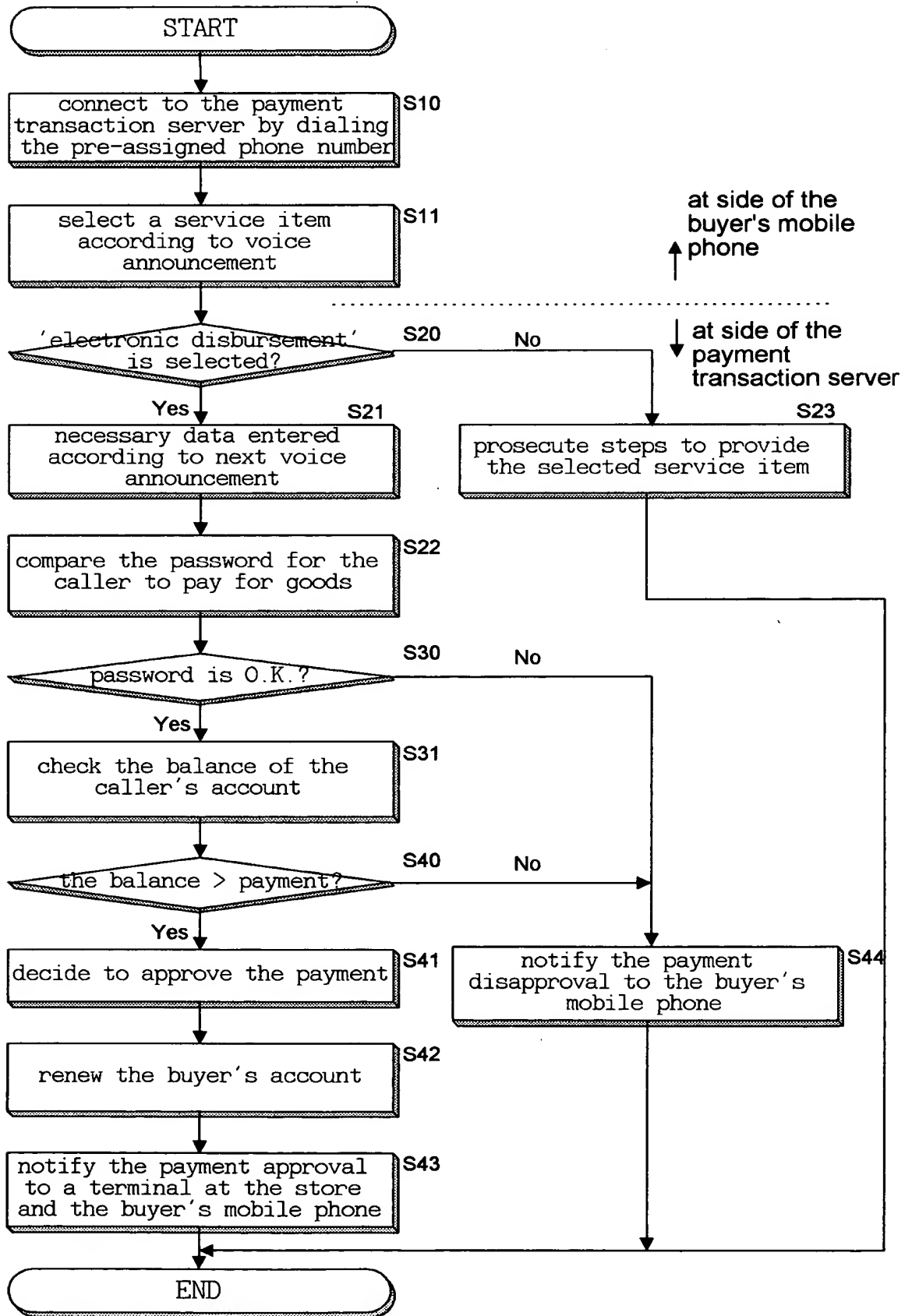


FIG. 3



# FIG. 4A

data on HDD

subscriber's mobile phone number	address	name	password	remaining amount (in dollars)	address of stored voice	transaction date & time	...
011-231-39XX	NYC ..	Sam...	0267	170	Address 1	yy <sub>1</sub> :mm <sub>1</sub> :dd <sub>1</sub> hh <sub>1</sub> :mm <sub>1</sub>	...
011-331-12XX	LA ...	Paul..	1294	200	Address 2	yy <sub>2</sub> :mm <sub>2</sub> :dd <sub>2</sub> hh <sub>2</sub> :mm <sub>2</sub>	...
011-528-88XX	Chicago..	John...	5924	380	Address 3	yy <sub>3</sub> :mm <sub>3</sub> :dd <sub>3</sub> hh <sub>3</sub> :mm <sub>3</sub>	...
⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮

# FIG. 4B

data on HDD

telephone number of subscribed stores	terminal accessing number	transaction count	pre-recorded voice data
011-3621-35XX	Tel:011-3621-35XX	38	voice 1
02-231-68XX	FAX:02-231-27XX	29	voice 2
02-267-25XX	E-Mail : kjs@abc..	13	voice 3
⋮	⋮	⋮	⋮